

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: CHRISTOPHER G. MADARA	§	Case No. 12-bk-18800
DINA M. MADARA	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/18/2012.
- 2) The plan was confirmed on 11/07/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/28/2017.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,350.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 207,308.63	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 207,308.63

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 14,700.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 14,950.40	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 29,650.40
Attorney fees paid and disclosed by debtor(s):	\$ 1,950.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SHAWN J LAU	Lgl	15,050.00	16,650.00	16,650.00	14,700.00	0.00
CITIZENS BANK	Sec	31,898.22	31,898.22	20,300.93	20,300.93	0.00
CITIZENS BANK	Uns	31,898.22	15,198.22	15,198.22	0.00	0.00
GREEN TREE	Sec	0.00	0.00	0.00	0.00	0.00
BERKS COUNTY TAX CLAIM	Sec	0.00	0.00	0.00	0.00	0.00
BERKS COUNTY TAX CLAIM	Sec	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	0.00	0.00	0.00	0.00
BANK OF NEW YORK	Sec	71,906.26	1,400.92	1,400.92	1,400.92	0.00
BERKS COUNTY TAX CLAIM	Sec	13,765.32	13,765.32	13,765.32	13,765.32	0.00
BERKS COUNTY TAX CLAIM	Sec	26,195.00	26,195.00	26,195.00	26,195.00	0.00
BERKS COUNTY TAX CLAIM	Sec	0.00	82.21	82.21	28.22	0.00
ONE WEST BANK FSB	Sec	35,313.24	35,313.24	0.00	0.00	0.00
BERKS COUNTY TAX CLAIM	Sec	48,487.31	0.00	0.00	0.00	0.00
BERKS COUNTY TAX CLAIM	Sec	4,115.74	4,226.12	4,226.12	4,226.12	0.00
METROPOLITAN EDISON CO	Uns	536.59	536.59	536.59	536.59	0.00
CUSTOMERS BANK	Sec	0.00	98,419.90	98,419.90	98,419.90	0.00
CUSTOMERS BANK	Uns	0.00	17,834.01	0.00	0.00	0.00
COMMUNITY FIRST FUND	Sec	0.00	0.00	0.00	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COMMUNITY FIRST FUND	Uns	452,531.29	412,661.11	412,661.11	0.00	0.00
CITY OF READING	Sec	0.00	268.79	0.00	0.00	0.00
CITY OF READING	Sec	0.00	0.00	0.00	0.00	0.00
CITY OF READING	Sec	0.00	510.79	0.00	0.00	0.00
CITY OF READING	Sec	0.00	0.00	0.00	0.00	0.00
CITY OF READING	Sec	0.00	3,827.94	3,827.94	3,827.94	0.00
CITY OF READING	Sec	0.00	0.00	0.00	0.00	0.00
SUSQUEHANNA BANK	Uns	0.00	0.00	0.00	0.00	0.00
BANK OF AMERICA	Uns	0.00	0.00	0.00	0.00	0.00
HAMBURG MUNICIPAL AUTHORITY	Sec	0.00	115.18	115.18	115.18	0.00
HAMBURG MUNICIPAL AUTHORITY	Sec	0.00	168.81	168.81	168.81	0.00
HAMBURG MUNICIPAL AUTHORITY	Sec	0.00	0.00	0.00	0.00	0.00
HAMBURG NUMICIPAL AUTHORITY	Sec	0.00	0.00	0.00	0.00	0.00
HAMBURG MUNICIPAL AUTHORITY	Sec	0.00	0.00	0.00	0.00	0.00
RUSHMORE LOAN MANAGENT	Sec	0.00	0.00	0.00	0.00	0.00
NATIONSTAR MORTGAGE	Sec	0.00	3,218.56	3,218.56	3,218.56	0.00
JPMORGAN CHASE BANK	Sec	0.00	151,688.49	0.00	0.00	0.00
PNC BANK,N.A.	Sec	69,802.26	0.00	0.00	0.00	0.00
OCWEN LOAN SERVICING LLC	Sec	0.00	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK	Sec	0.00	97,892.70	0.00	0.00	0.00
WELLS FARGO HOME MTGE INC	Sec	0.00	0.00	0.00	0.00	0.00
BERKS COUNTY TAX CLAIM	Sec	0.00	5,014.61	5,014.61	5,014.61	0.00
CITY OF READING	Sec	0.00	555.16	0.00	0.00	0.00
CITY OF READING	Sec	0.00	0.00	0.00	0.00	0.00
CITY OF READING	Sec	0.00	0.00	0.00	0.00	0.00
CITY OF READING	Sec	0.00	0.00	0.00	0.00	0.00
CITY OF READING	Sec	0.00	440.13	440.13	440.13	0.00
CITY OF READING	Uns	0.00	296.81	0.00	0.00	0.00
CITY OF READING	Sec	0.00	269.55	0.00	0.00	0.00
BERKS COUNTY TAX CLAIM	Sec	74,664.20	NA	NA	0.00	0.00
BERKSHIRE BANK	Sec	243,751.00	NA	NA	0.00	0.00
CHASE HOME FINANCE	Sec	89,591.92	NA	NA	0.00	0.00
CHASE HOME FINANCE LLC	Sec	28,129.72	NA	NA	0.00	0.00
CITIZENS BANK	Sec	31,494.11	NA	NA	0.00	0.00
CITY OF READING	Sec	1,184.08	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CTCE FEDERAL CREDIT UNION	Sec	1,200.00	NA	NA	0.00	0.00
GMAC MORTGAGE CORP	Sec	33,211.99	NA	NA	0.00	0.00
INDYMAC BK HOME LOAN SERV	Sec	26,677.26	NA	NA	0.00	0.00
JOHN & JUDITH DRISCOLL	Sec	10,000.00	NA	NA	0.00	0.00
MERS INC	Sec	362,646.89	NA	NA	0.00	0.00
NATIONAL LOAN INVESTMENT	Sec	58,388.83	NA	NA	0.00	0.00
VIST	Sec	545,023.13	NA	NA	0.00	0.00
WACHOVIA BANK	Sec	106,678.42	NA	NA	0.00	0.00
DEPARTMENT OF TREASURY IRS	Pri	5,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,619.48	\$ 4,619.48	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 172,556.15	\$ 172,502.16	\$ 0.00
TOTAL SECURED:	\$ 177,175.63	\$ 177,121.64	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 428,395.92	\$ 536.59	\$ 0.00

Disbursements:

Expenses of Administration	\$ 29,650.40	
Disbursements to Creditors	\$ 177,658.23	
TOTAL DISBURSEMENTS:		\$ 207,308.63

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/15/2018

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.